

# EXHIBIT 21

**Certification of Guerino Cento in Support of  
Plaintiffs' Brief in Opposition to Defendant's  
Motion for Summary Judgment**

1-153262491882

File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN#/SSN# Saved Queries

Account #25007889347 SR #:

Home Activities Controls Dealers Archived Activities Archived Service Request Complaints Archived Complaints **Service Request** UNID Phone/Address Search Promise To Pay Notepad Dashboard iRepo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

### Credit Reporting Adjustment

Menu Message: Submit Go To Fin Acct

SR Information		Status and Ownership		Vehicle Information	
SR #: 1-153262491882	Area: Maintenance Options	Status: Closed	VIN #: 3N1AB7AP1HY273133		
Last Name: RITZ	Sub Area: Credit Reporting Ad...	Sub Status: In Progress	Year/Make/Model: 17/NISSAN/SENTRA		
First Name: ANDREW	Opened: 1/2/2020 10:31:42 AM	Priority: Urgent	Followup Date:		
Financial A/C: 25007889347	Closed: 1/8/2020 08:40:30 AM	Owner: CBRAAGENT			
Waiting for Fax: <input type="checkbox"/>	Correspondence Required: <input checked="" type="checkbox"/>	Group: Admin Operations ...			
		Created By: Glea Davis			

SR Activities **Service Request** Approver List Correspondence Attachments Audit Trail

Menu

Requested

Type of Request: CFPB Dispute Reason: Delinquency/Pay Hist... Full Name:

Dispute Details:

CFPB COMPLAINT  
RCVD.. PREVIOUS  
SR WAS

Address Line 1:

Address Line 2:

Correspondence

Account Status: Closed Account Balance: 0.00 Delinquent Counters

Account Opened: 5/10/2017 Corrective Action: Updated AUD

Account Closed: 10/8/2019

Reason:

Resolution

Resolution Details: following delinquency should be removed from your credit

Resolved Date: 1/2/2020

SR Date Closed: 1/3/2020

Approve

CFPB COMPLAINT RCVD.. PREVIOUS SR WAS SUBMITTED & CANCELLED BECAUSE THERE WAS A TYPO IN THE 2ND DIGIT OF THE VIN# IN THE LTR RECEIVED FROM THE DEALER. LTR IS ATTACHED IN THE ATTACHMENT TAB. PLEASE REMOVE 1X30. MANAGER TANYA MESSMER HAS APPROVED & NOTATED ACCOUNT..PLEASE SEE NOTES

1 of 1

1-153262491882

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Waiting for Fax: <input type="checkbox"/>	Correspondence Required: <input checked="" type="checkbox"/>	Group: Admin Operations ...			
		Created By: Glea Davis			

SR Activities Service Request **Approvers List** Correspondence Attachments Audit Trail

Menu New Delete Query Search Seq Number [v] No Records [x]

Seq Number	Approver Name	Approver Login Name	Approved Date	Reject Date	Position	Position Type	Old Approver Name	Old Approver Login Name	Old Approver Position Name	Old Approver Position Type	Rule#	Reassigned Date	Reassigned By Login Name	Reassigned By Name	Comment

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1-153262491882

File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN#/SSN# Saved Queries: [v]

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Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
		Created By:	Glea Davis		
				VIN #:	3N1AB7AP1HY273133
				Year/Make/Model:	17/NISSAN/SENTRA
				Followup Date:	

SR Activities Service Request Approvers List **Correspondence** Attachments Audit Trail

Menu Query Search Created Date [v] [1]

No Records

Created Date	Status	Fulfillment Center	Document Status	Generated Document	BR Number	Sub Area	Assigned Team	BR Status	Interface Error Status	Interface Error Description
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File Edit View Navigate Query Tools Help Fin Accounts Search by Acc# VIN# \$ SN# Saved Queries: [v]

Account # 25007889347 SR #

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First Name: ANDREW	Opened: 1/2/2020 10:31:42 AM	Year/Make/Model: 17/NISSAN/SENTRA
Financial A/C: 25007889347	Closed: 1/6/2020 08:40:30 AM	Followup Date: [ ]
Waiting for Fax: <input type="checkbox"/>	Correspondence Required: <input checked="" type="checkbox"/>	Owner: CBAGENT
	Group: Admin Operations ...	Created By: Glea Davis

SR Activities Service Request Approvals List Correspondence Attachments Audit Trail

Menu Delete Query Search Attachment Name [v] New File New URL 1 - 1 of 1

Attachment Name	Size (in Bytes)	Type	Modified	Update File	Comments
RITZ DLR LTR	212,360	pdf	1/2/2020 10:34:05 AM	[ ]	

1-153262491882



Freehold Nissan New Jersey LLC  
d.b.a. FREEHOLD NISSAN

4041 US Hwy 9 North  
Freehold, New Jersey 07728

Phone: (732) 780-3600  
Website: [www.freeholdnissan.com](http://www.freeholdnissan.com)

September 24, 2019

NMAC

RE: 2017 Nissan Sentra Vin#391AB7AP1HY273133

To whom it may concern:

This vehicle was dropped off to our dealership on 8.9.19, The Customer wanted it to be grounded and turned in but didn't want to follow procedure and abandoned the Vehicle at 4041 RT 9 in Freehold NJ. The odometer was 32,500 miles at the time the car was left.

Best Regards,

Freehold Nissan of NJ LLC

1-153262491882

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Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
		Created By:	Gleaz Davis		
		VIN #:	3N1AB7AP1HY273133		
		Year/Make/Model:	17/NISSAN/SENTRA		
		Followup Date:			

SR Activities Service Request Approvers List Correspondence Attachments **Audit Trail**

Menu Query Search Field 1 - 8 of 8

Field	Action Taken	Old Value	New Value	Date	Employee Login	Employee Name	Source	Record ID	Synchronization Date	Group ID	Link	Node	Table	Row Id
Status	Modify	Submitted	Closed	1/6/2020 08:56:51 AM	X204182		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6
Owner	Modify	DAVISG3	CBRAGENT	1/3/2020 03:46:52 PM	DAVISG3		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6
Status	Modify	Rejected	Submitted	1/3/2020 03:46:42 PM	DAVISG3		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6
Status	Modify	Submitted	Rejected	1/3/2020 07:47:50 AM	X204182		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6
Owner	Modify	CBRAGENT	DAVISG3	1/3/2020 07:47:50 AM	X204182		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6
Owner	Modify	DAVISG3	CBRAGENT	1/2/2020 10:38:18 AM	DAVISG3		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6
Status	Modify	Open	Submitted	1/2/2020 10:38:15 AM	DAVISG3		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6
NMAC Interface Status	New Record		New SR	1/2/2020 10:31:43 AM	DAVISG3		User	1-1YEQJ3L6				HQ	S_SRV_REQ	1-1YEQJ3L6

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Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	In Progress
First Name:	ANDREW	Opened:	1/2/2020 10:31:42 AM	Priority:	Urgent
Financial A/C:	25007889347	Closed:	1/6/2020 08:40:30 AM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
		Created By:	Glea Davis		
		VIN #:	3N1AB7AP1HY273133		
		Year/Make/Model:	17/NISSAN/SENTRA		
		Followup Date:			

SR Activities Service Request Approver List Correspondence Attachments Audit Trail

### Activities

Menu New Query Cancel Search Created Done Message

1 - 2 of 2

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller	Phone Type	Resolution Code	SR Number	RPC Flag	Account	Status	ANI	Fin Acct#	Dealer Campaign Nam	Genesis Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason 1
1/6/2020 08:26:5...	Dispute	AUD Investigation	Administrator Sie...		25007889347.RCV						1-153262491882			Done		25007889347			X204162	Mercardo	Jose		
1/3/2020 07:43:4...	Dispute	Credit Investigation	Mercardo Jose		25007889347 RCV						1-153262491882					25007889347			X204162	Mercardo	Jose		



1-153262491882

File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN/VIN# SR#

Account #25007889347 SR#

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### Credit Reporting Adjustment

1 of 14

Menu Message Submit Go To Pin Account

**SR Information**

SR #: 1-153262491882 Area: Maintenance Options

Last Name: RITZ Sub Area: Credit Reporting Ad...

First Name: ANDREW Opened: 1/2/2020 10:31:42 AM

Financial A/C: 25007889347 Closed: 1/8/2020 08:40:30 AM

Waiting for Fax: ☐ Correspondence Required: ☒

**Status and Ownership**

Status: Closed

Sub Status: In Progress

Priority: Urgent

Owner: CBRAGENT

Group: Admin Operations ...

Created By: Glea Davis

**Vehicle Information**

VIN #: 3N1AB7APHY273133

Year/Make/Model: 17/NISSAN/SENTRA

Followup Date:

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Activities Menu New Query Cancel Search Created Done Message

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller
1/8/2020 08:26:5...	Dispute	AUD Investigation	Administrator Sie...		25007889347.. RCVD SR ACCOUNT STATUS INACCURATE. REVIEWED TRANS			
1/3/2020 07:43:4...	Dispute	Credit Investigation	Mercardo Jose		25007889347 RCVI			

25007889347.. RCVD SR ACCOUNT STATUS INACCURATE. REVIEWED TRANS HIST. ADJUSTED MAINFRAME - REMOVED 1X30(08/09/19) PER MANAGER APPROVAL TANYA MESSMER. SUBMITTED AUD REQUEST TO CBR FOR PAID CLOSED OK30..ATTACHED IMAGES..JMERCAOICBM

Status	ANI	Fin Acct#	Dealer Campaign Nam	Genesis Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason 1
Done		25007889347			X204182	Mercardo	Jose		
		25007889347			X204182	Mercardo	Jose		

1 - 2 of 2

1-153262491882

File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN/SSN# Saved Queries: 0

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SR Information		Status and Ownership		Vehicle Information	
SR #:	1-153262491882	Area:	Maintenance Options	Status:	Closed
Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	In Progress
First Name:	ANDREW	Opened:	1/2/2020 10:31:42 AM	Priority:	Urgent
Financial A/C:	25007889347	Closed:	1/8/2020 08:40:30 AM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
		Created By:	Glea Davis		
		VIN #:	3N1AB7AP1HY273133		
		Year/Make/Model:	17/NISSAN/SENTRA		
		Followup Date:			

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Activities Menu New Query Cancel Search Created Done Message

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller
1/8/2020 08:25...	Dispute	AUD Investigation	Administrator Sie...		25007889347.RCV			
1/3/2020 07:43:4...	Dispute	Credit Investigation	Mercado Jose		25007889347 RCVD SR DELINQUENC Y/PAY HISTORY. SA ME LETTER ATTACHED			

25007889347 RCVD SR DELINQUENCY/PAY HISTORY. SAME LETTER ATTACHED WITH WRONG VIN# AND MUST BE SIGNED BY A REPRESENTATIVE OF THE DEALER WITH TITLE OR POSITION IN THE COMPANY TYPED. PLEASE REQUEST CORRECT LETTER..JMERCAO/CBM

Status	ANI	Fin Acct#	Dealer Campaign Nam	Genesis's Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason T
Done		25007889347			X204182	Mercado	Jose		
		25007889347			X204182	Mercado	Jose		

1 - 2 of 2